

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Joanne Gardner Nunn**

S.S. No.: xxx-xx-2942

Mailing Address: 101 Adlett Lane, Durham, NC 27703-

**Case No. 11-81075**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 30, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 20, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

Date:	6/17/11
Lastname-SS#:	Nunn-2942

ARREARAGE CLAIMS					REFLECTED EXECUTORY CONTRACTS/LEASES	
Retain	Creditor Name	Sch D #	Arrearage Amount	(See t)	Creditor Name	Description of Collateral
	T-Mobile			..		
	Durham County Tax Collector			..		
				..		
				..		
				..		
	Wells Fargo-1st		\$7,774	..		
				..		
				..		
				..		

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo-1st		\$749	N/A	n/a	\$749.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS - a FMV							
Return	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo 2nd			5.00			House, Land & Escrow
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS at 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo		\$7,630	5.00	\$76	\$185.02	2006 Nissan Altima
				5.00			
				5.00			
				5.00			
				5.00			

<b>ATTORNEY FEE (Unpaid part)</b>		<b>Amount</b>
Law Offices of John T. Orcutt, P.C.		<b>\$2,800</b>
<b>SECURED TAXES</b>		<b>Secured Amt</b>
IRS Tax Liens		
Real Property Taxes on Retained Realty		
<b>UNSECURED PRIORITY DEBTS</b>		<b>Amount</b>
IRS Taxes		<b>\$1,991</b>
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
<b>CO-SIGN PROTECT (Pay 100%)</b>	<b>Int. %</b>	<b>Payoff Amt</b>
<b>All Co-Sign Protect Debts (See*)</b>		
<b>GENERAL NON-PRIORITY UNSECURED</b>		<b>Amount</b> <sup>(2)(3)</sup>
<b>DMI=</b>	<b>None(\$0)</b>	<b>None(\$0)</b>

\$	<b>\$1,169</b>	per month for	<b>60</b>	months, then
\$	N/A	per month for	N/A	months.
Adequate Protection Payment Period:				<b>5.87</b> months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOFTO

**Plan to allow for 3 "waivers".**

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

HFC  
Post Office Box 3425  
Buffalo, NY 14240

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Anthony & Sabrina Ivey  
101 Adlett Lane  
Durham, NC 27703

Household Mortgage  
Attn: Managing Agent  
Post Office Box 9068  
Brandon, FL 33509-9068

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

AT&T Mobility\*\*  
Post Office Box 772349  
Ocala, FL 34477-2349

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Bureau of Collection Recovery  
7575 Corporate Way  
Eden Prairie, MN 55344

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Child Support Enforcement  
Post Office Box 20800  
Raleigh, NC 27619-0800

NC Department of Justice  
for NC Department of Revenue  
Post Office Box 629  
Raleigh, NC 27602-0629

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Duke Health Physicians Diagnostic  
c/o Absolute Collection Service  
421 Fayetteville St Mall Ste 600  
Raleigh, NC 27601

NMG-Durham Internal Medicine As  
4205 Ben Franklin Blvd.  
Durham, NC 27704

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Duke University Hospital  
Post Office Box 70841  
Charlotte, NC 28272-0841

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

Private Diagnostic Clinic, PLLC  
5213 South Alston Avenue  
Durham, NC 27713

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Durham Internal Medicine  
4205 Ben Franklin Blvd  
Durham, NC 27704

RCS  
CSRECS01  
Post Office Box 1022  
Wixom, MI 48393-1022

Shapiro & Ingle, LLP, Attorneys  
10130 Perimeter Parkway, Ste 400  
Charlotte, NC 28216

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Wells Fargo Auto Finance Collections  
Attn: Managing Agent  
MAC I1252-20E  
PO Box 1807  
Salt Lake City, UT 84110

Wells Fargo Home Mortgage\*\*  
Attn: Managing Agent  
Post Office Box 10335  
Des Moines, IA 50306